

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.01.2013	Following payment dates:	25.02.2013
Payment date	25.01.2013		
Period No	8		
Monthly Period	Dec-12		
Interest Period	from 28.12.2012	to 25.01.2013	= 28 days

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1. Portfolio Information



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	Dec-12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	316 574 044,29 EUR	335 672 505,19 EUR
Scheduled Loan Principal Repayments	8 558 774,25 EUR	9 267 709,60 EUR
Prepayments	7 010 375,22 EUR	9 703 014,04 EUR
Deemed Collections	- EUR	2 329,29 EUR
Total Principal Payments Received	15 569 149,47 EUR	18 973 052,93 EUR
New Defaulted Auto Loans in Period	312 074,77 EUR	EUR
Closing Balance	300 692 820,05 EUR	125 407,97 EUR 316 574 044,29 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 533 142,47 EUR	1 710 342,75 EUR
recoveries on loans in default	168 633,00 EUR	51 004,89 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	1 701 775,47 EUR	1 761 347,64 EUR
# Loans		
At beginning of period	35 261 Loans	36 522 Loans
Paid in full	1 007 Loans	1 242 Loans
Repurchased (Deemed Collections)	- Loans	1 Loans
New loans into Default	22 Loans	18 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	34 232 Loans	35 261 Loans
Weighted Average Loan Return	5,77 %	

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2. Amount Due for Distribution



Reporting Date	29.01.2013
Payment date	25.01.2013
Period No	8
Monthly Period	Dec-12
Interest Period	from 28.12.2012 to 25.01.2013 = 28 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	17 270 924,94 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0,00 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0,00 EUR
d. Other amounts Paid by the Seller to the Purchaser	0,00 EUR
e. Interest Earned by the Purchaser	0,00 EUR
Total Amount for Purchaser Available Distribution Amount	17 270 924,94 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 102 412,16 EUR
b. Reserve Fund	7 229 385,00 EUR
c. Swap counterparty payment to the Issuer	0,00 EUR
d. Drawings under the Liquidity Facility	0,00 EUR
e. Interest Earned by the Issuer	-65,10 EUR
Total Amount for Issuer Available Distribution Amount	24 331 732,06 EUR

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3. Reserve Accounts



Reporting Date	29.01.2013
Payment date	25.01.2013
Period No	8
Monthly Period	Dec-12
Interest Period	from 28.12.2012 to 25.01.2013 = 28 days

Note Balance

Beginning of Period	316 574 311,00	EUR
End of Period	300 694 242,00	EUR

Reserve Fund

	in %		
Beginning of Period	2,3 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,3 %	7 229 385,00	EUR
Required Reserve Amount	2,3 %	7 229 385,00	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

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4. Performance Data



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
Monthly Period	Dec-12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days

Asset Balance

Beginning of Period	316 574 044,29	EUR
End of Period	300 692 820,05	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	273 868 417,32	91,08 %	31 435
1-30 days past due	21 465 646,50	7,14 %	2 211
Delinquent Receivables:			
31-60 days past due	3 844 904,60	1,28 %	439
61-90 days past due	1 003 311,14	0,33 %	88
91-120 days past due	265 795,86	0,09 %	34
121-150 days past due	129 384,85	0,04 %	13
151-180 days past due	115 359,78	0,04 %	12
Total Performing and Delinquent	300 692 820,05	100,00 %	34 232

Current Period Defaults	312 074,77	22
Cumulative Defaults	933 460,71	78
Current Period Recoveries	168 633,00	
Cumulative Recoveries	390 703,89	

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5. Outstanding Notes



Reporting Date	29.01.2013	
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Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

1. Note Balance

	All Notes	Class A	Class A	Class B	Class B
General Note Information					
ISIN Code		N/A	x	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	83 %	0,01 %	16 %	0,005 %
Legal Final Maturity Date		25.01.2020	43855	25.01.2020	43855
Rating (Fitch/Moody's)		AAAsf/Aaa(sf)	AAAsf/Aaa(sf)	N/A	N/A
Initial Notes Aggregate Principal Outstanding Balance	481 959 000,00 EUR	402 400 000,00 EUR	35000 EUR	79 500 000,00 EUR	24000 EUR
Initial Nominal per Note		100000,00 EUR	1000 EUR	100 000,00 EUR	1000 EUR
Initial Number of Notes per Class	4878	4024	35	795	24
Current Note Information					
Class Principal Outstanding Opening Balance	316 574 311,00 EUR	237 029 694,60 EUR	20 616,40 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	17 270 924,94 EUR				
Amortisation	15 880 069,00 EUR				
Redemption per Class	15 880 069,00 EUR	15 878 704,00 EUR	1 365,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		3 946,00 EUR	39,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	300 694 242,00 EUR	221 151 006,70 EUR	19 235,30 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		73,55 %	0,01 %	26,44 %	0,01 %
Current Pool Factor		0,55	0,55	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,11 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		28,00	28,00	28,00	28,00
Interest Days	28				
Principal Outstanding per Note Beginning of Period		58 904,00 EUR	589,04 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 946,00 EUR	39,46 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		54 958,00 EUR	549,58 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		51,00 EUR	1,00 EUR	94,00 EUR	1,00 EUR
Interest Payment	280 013,00	205 224,00 EUR	35,00 EUR	74 730,00 EUR	24,00 EUR
Interest Payment per Note		51,00 EUR	1,00 EUR	94,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		31,82 %		5,37 %
Current CE (excl. Excess Spread)		28,85 %		2,40 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2013
 Payment date 25.01.2013
 Period No 8
 Monthly Period Dec-12
 Interest Period : 28.12.2012 to 25.01.2013 = 28 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
		Short Term				Long Term							
		Fitch	Current	Moody's	Current	Fitch	Current	Moody's	Current				
Issuer	Rahoituspalvelut Limited		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance OY		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance OY		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB	BBB+ Rating Watch Negative	Baa3	Baa2 Review for possible Downgrade	N			the Back-up Servicer Facilitator, Banco Santander S.A. will perform the following services: (a) in accordance with the provisions of this Agreement, select an appropriate bank or financial institution to act as a successor servicer in the event that a Servicer Termination Notice is delivered; (b) review the information provided to it by the Servicer under this Agreement; (c) enter into appropriate data confidentiality provisions; and (d) notify the Servicer if it requires further assistance
Liquidity Facility Provider	Banco Santander S.A.	F2	F2	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	BBB+ Rating Watch Negative	A1 Review for possible downgrade	Baa2 Review for possible Downgrade	Y			The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings; (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or (b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)
Issuer Swap Provider	Banco Santander S.A.	F2	F2	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	BBB+ Rating Watch Negative	A1 Review for possible downgrade	Baa2 Review for possible Downgrade	Y			The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A2	To be clarified			If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, are transferred to another bank or banks that meet the applicable Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2	N/A			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2	N/A			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2	N/A			
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A1	N			Within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Issuer Security Trust Deed.

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6.a Original Portfolio Principal Balance



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

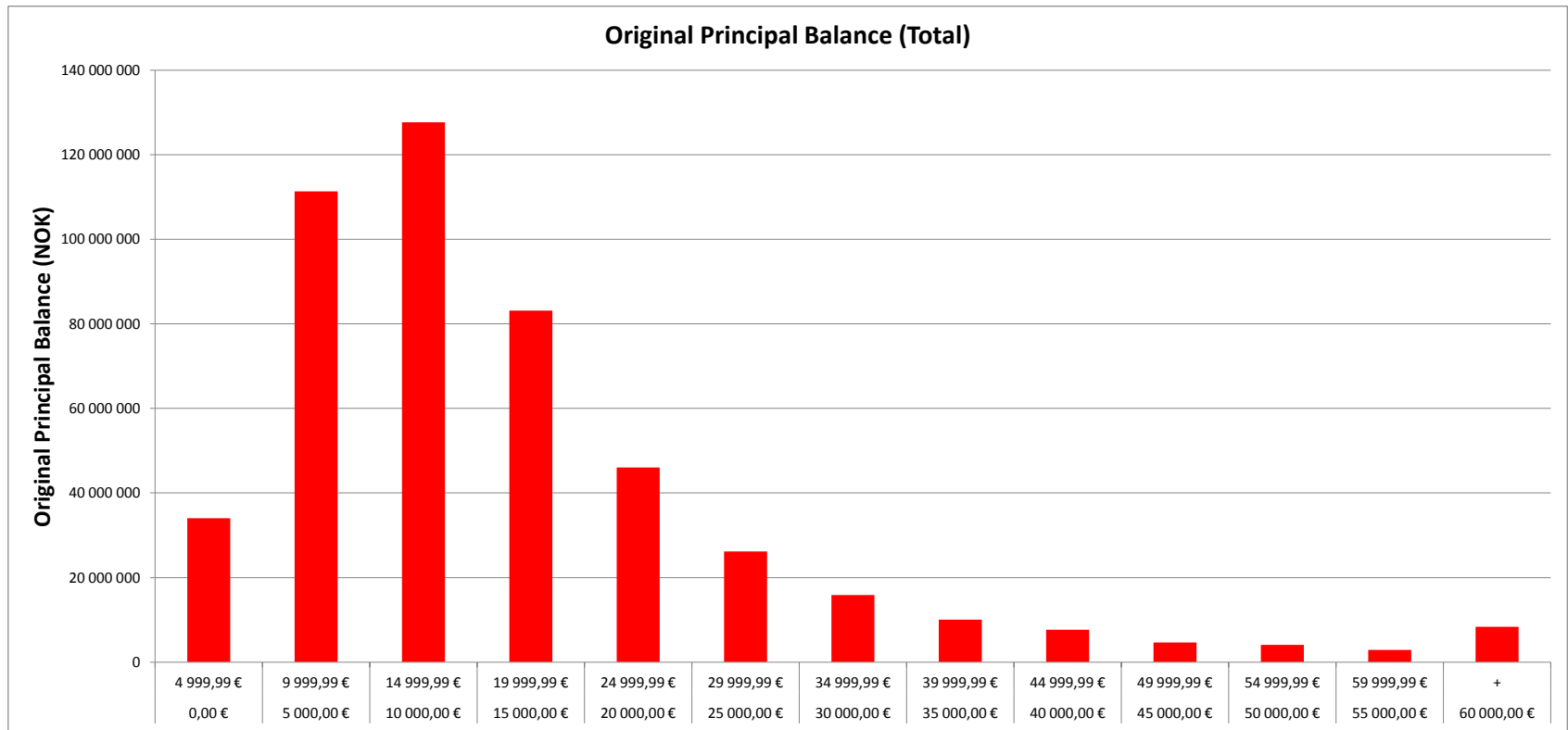
Average outstanding principal balance: 10 679

		TOTAL						
Original balance	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2	
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0	
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1	
	15 000,00 €	19 999,99 €	4 833	83 124 702	17,2 %	44,2	12,1	
	20 000,00 €	24 999,99 €	2 080	46 047 406	9,6 %	45,8	10,7	
	25 000,00 €	29 999,99 €	963	26 170 405	5,4 %	46,3	9,8	
	30 000,00 €	34 999,99 €	493	15 863 298	3,3 %	46,5	9,7	
	35 000,00 €	39 999,99 €	271	10 073 680	2,1 %	45,7	10,4	
	40 000,00 €	44 999,99 €	181	7 662 654	1,6 %	45,4	9,9	
	45 000,00 €	49 999,99 €	99	4 678 264	1,0 %	45,7	10,0	
	50 000,00 €	54 999,99 €	78	4 056 518	0,8 %	45,7	9,0	
	55 000,00 €	59 999,99 €	51	2 927 246	0,6 %	45,7	10,1	
	60 000,00 € +		105	8 342 278	1,7 %	44,8	9,2	
	Total		45 133	481 957 657	100,00 %	42,3	11,56	

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6.b Original Principal Balance Graph

Reporting Date	29.01.2013						
Payment date	25.01.2013						
Period No	8						
Monthly Period	des. 12						
Interest Period	from	28.12.2012	to	25.01.2013	=	28	days



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7.a Outstanding Principal Balance



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012 to 25.01.2013	= 28 days

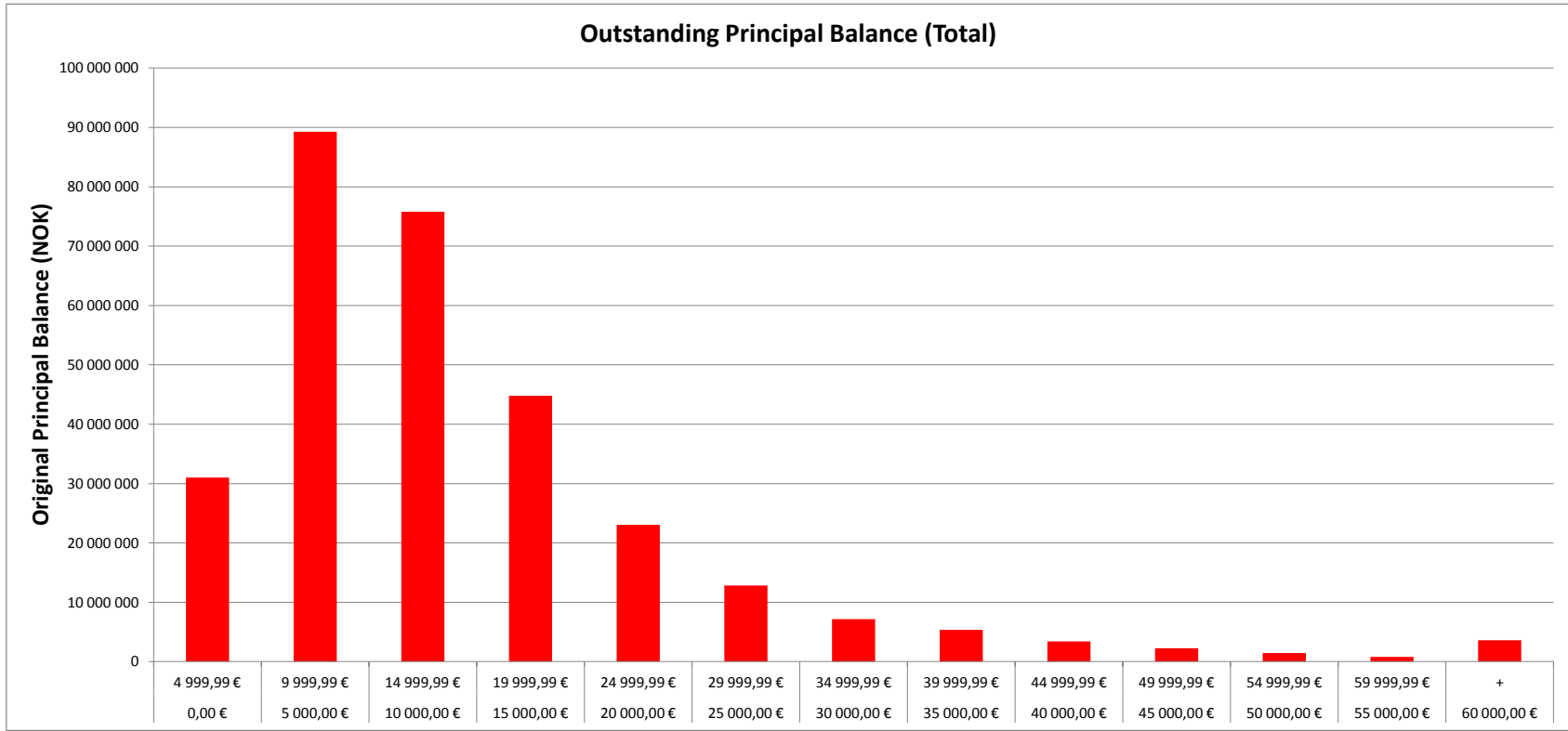
Average amount - all: 8 784

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
	0,00 €	4 999,99 €	11 152	30 987 103	10,31 %	32,58 %	17,3	27,0
	5 000,00 €	9 999,99 €	12 126	89 248 345	29,68 %	35,42 %	28,7	22,9
	10 000,00 €	14 999,99 €	6 249	75 812 953	25,21 %	18,25 %	34,9	20,7
	15 000,00 €	19 999,99 €	2 615	44 776 556	14,89 %	7,64 %	38,1	19,0
	20 000,00 €	24 999,99 €	1 034	23 019 075	7,66 %	3,02 %	39,3	18,0
	25 000,00 €	29 999,99 €	472	12 842 473	4,27 %	1,38 %	38,7	18,0
	30 000,00 €	34 999,99 €	222	7 141 253	2,37 %	0,65 %	39,3	18,1
	35 000,00 €	39 999,99 €	144	5 371 361	1,79 %	0,42 %	38,0	18,7
	40 000,00 €	44 999,99 €	81	3 410 196	1,13 %	0,24 %	38,3	17,6
	45 000,00 €	49 999,99 €	47	2 227 432	0,74 %	0,14 %	39,8	16,9
	50 000,00 €	54 999,99 €	28	1 469 416	0,49 %	0,08 %	36,2	18,0
	55 000,00 €	59 999,99 €	14	799 656	0,27 %	0,04 %	37,9	15,4
	60 000,00 € +		48	3 587 001	1,19 %	0,14 %	38,2	17,3
Total			34 232	300 692 820	100,0 %	100,0 %	32,5	21,2

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7.b Outstanding Principal Balance Graph

Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days



**SCF Rahoituspalvelut Limited
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8.a Geographical Distribution



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	25.01.2013 = 30 days

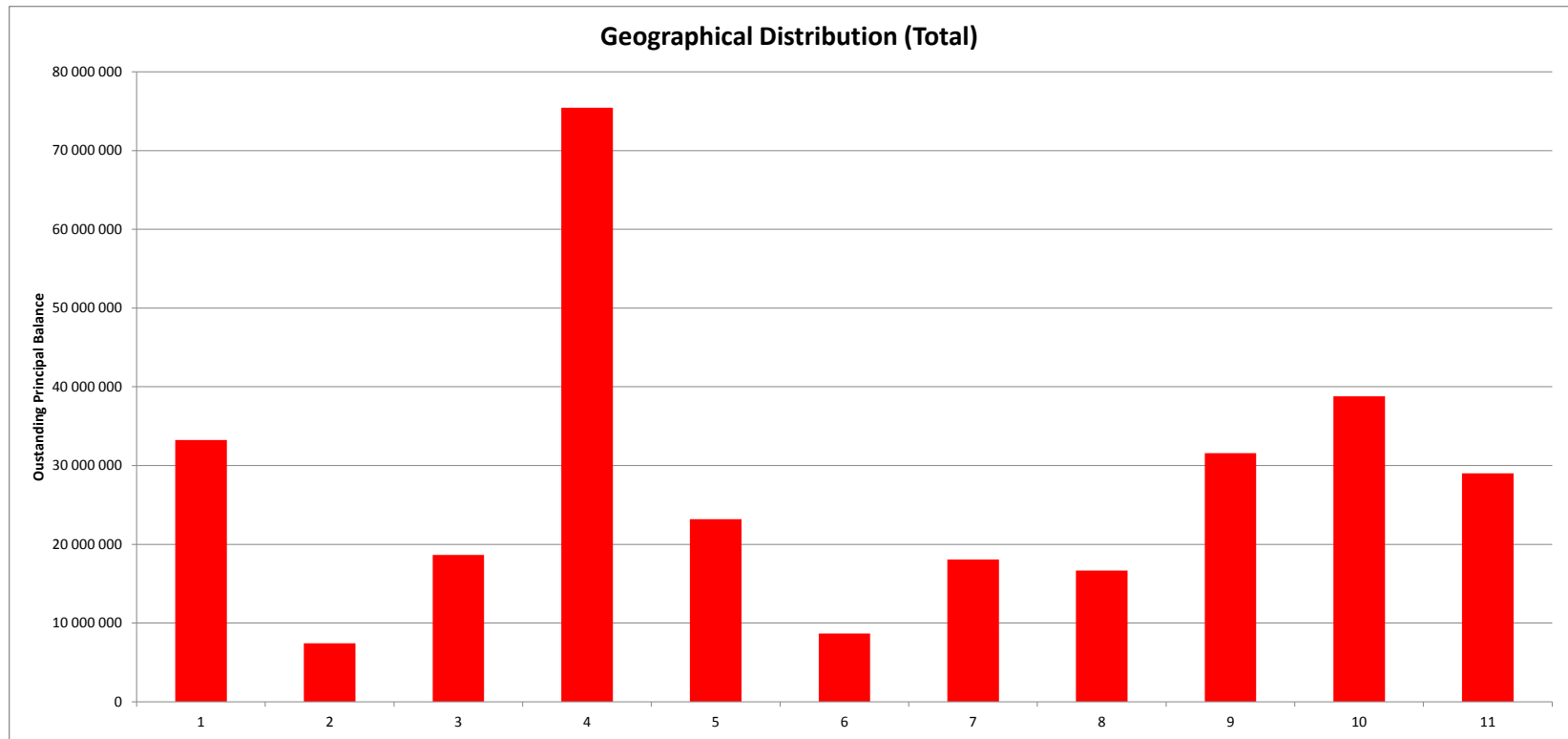
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 900	33 245 825	11,06 %	11,39 %	32,7	21,0	
Eastern Finland	905	7 433 800	2,47 %	2,64 %	31,8	21,5	
East Tavastia	2 149	18 653 858	6,20 %	6,28 %	33,1	21,3	
Greater Helsinki	7 971	75 432 554	25,09 %	23,29 %	32,5	21,1	
Northern Finland	2 555	23 191 207	7,71 %	7,46 %	34,0	20,4	
Northern Savonia	1 108	8 646 724	2,88 %	3,24 %	31,6	20,9	
Ostrobothnia	2 126	18 068 330	6,01 %	6,21 %	30,6	21,7	
South-Eastern Fi	1 896	16 655 969	5,54 %	5,54 %	32,9	20,9	
South-Western Fi	3 697	31 569 702	10,50 %	10,80 %	32,3	21,1	
Uusimaa	4 658	38 781 572	12,90 %	13,61 %	32,4	22,4	
Western Tavastia	3 267	29 013 281	9,65 %	9,54 %	32,6	20,8	
Total	34 232	300 692 820	100,0 %	100,00 %	32,4	21,2	

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8.b Geographical Distribution Graph



Reporting Date	29.01.2013				
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Period No	8				
Monthly Period	des. 12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days



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9.a Interest Rate



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

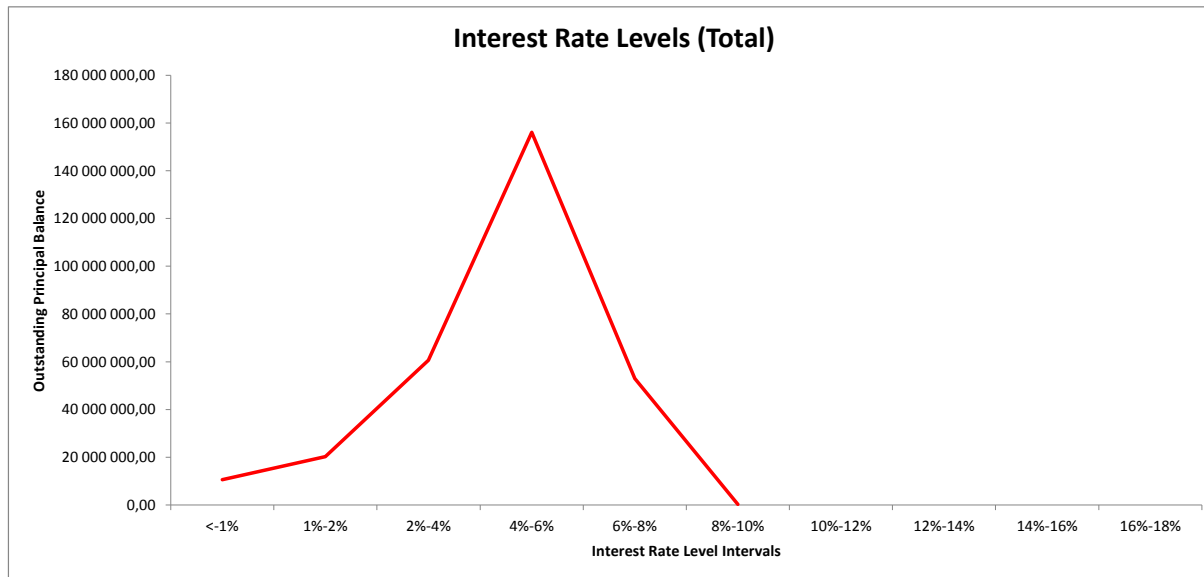
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 259	10 565 826	3,51 %	23,0	15,2
1 %	2 %	2 865	20 162 814	6,71 %	26,9	21,0
2 %	4 %	6 340	60 588 914	20,15 %	32,6	21,2
4 %	6 %	16 279	156 159 549	51,93 %	33,9	21,3
6 %	8 %	7 441	52 947 531	17,61 %	32,2	22,4
8 %	10 %	48	268 186	0,09 %	32,4	21,6
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		34 232	300 692 820	100,00 %	30,2	20,4

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9.b Interest Rate



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
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10.a Remaining Terms



Reporting Date	29.01.2013	
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Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

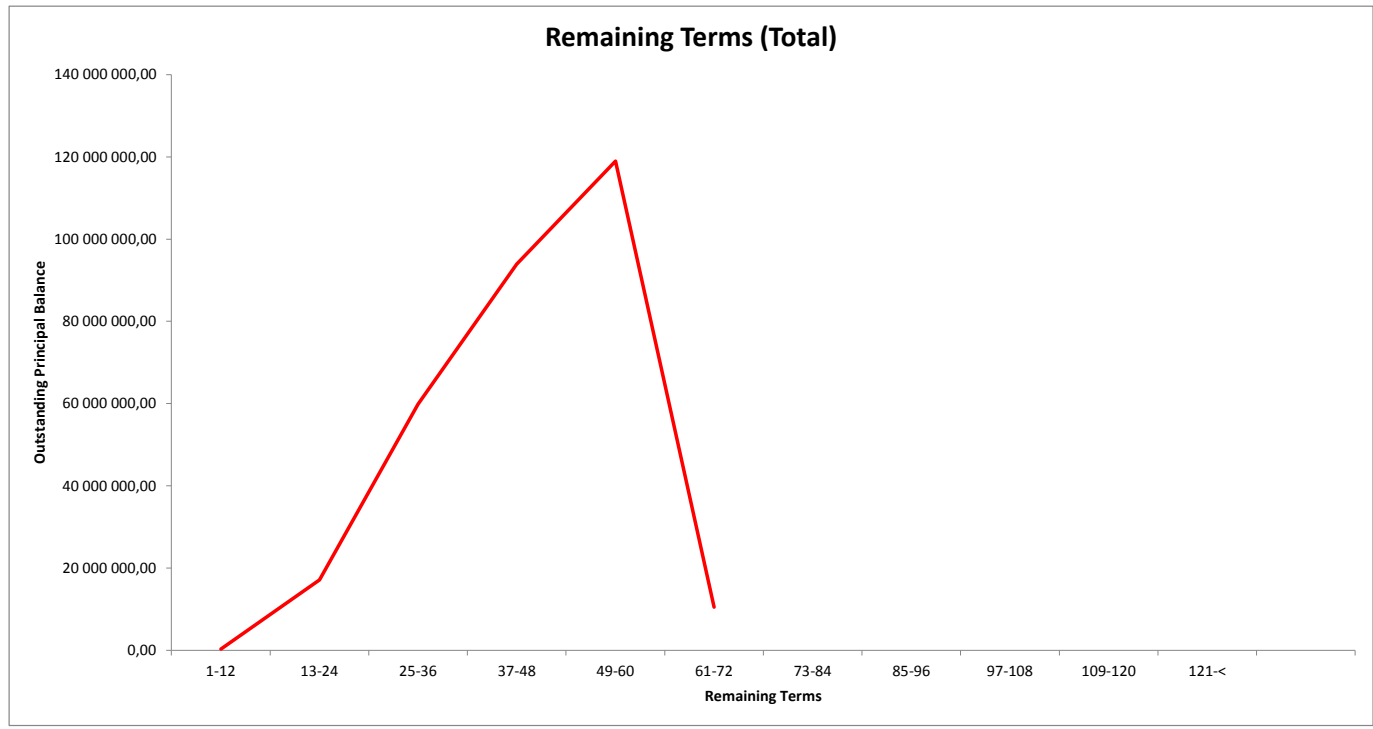
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	318	294 568	0,10 %	0,0	43,4
1		12	5 950	17 138 978	5,70 %	7,7	34,7
13		24	9 306	59 898 306	19,92 %	19,5	25,9
25		36	9 627	93 930 806	31,24 %	30,6	23,5
37		48	8 403	118 960 865	39,56 %	42,8	16,0
49		60	628	10 469 298	3,48 %	49,1	10,1
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121	>				0,00 %		
Total		34 232		300 692 820	100,00 %	30,0	22,1

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10.b Remaining Terms



Reporting Date	29.01.2013				
Payment date	25.01.2013				
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Monthly Period	des. 12				
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11.a Seasoning



Reporting Date	29.01.2013	
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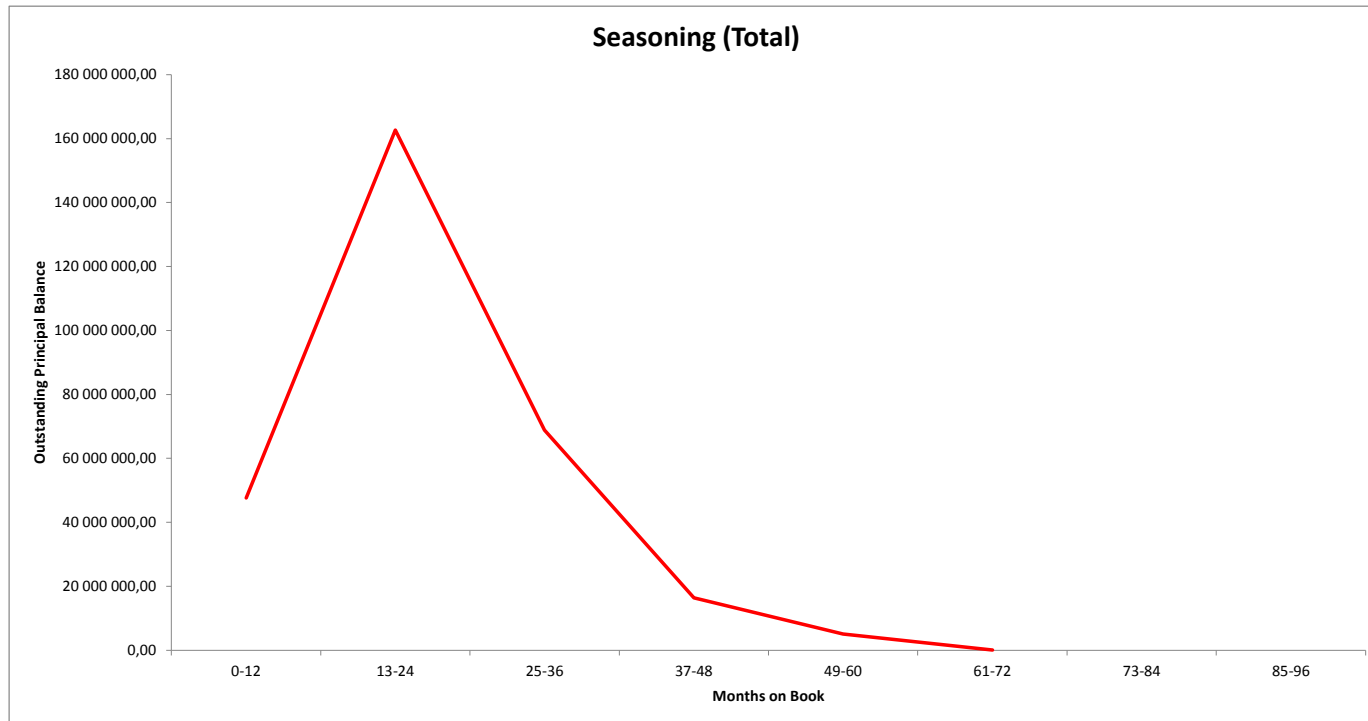
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	4 056	47 672 355	15,85 %	41,0	10,8
	13		24	16 517	162 679 656	54,10 %	35,1	17,8
	25		36	9 304	68 814 172	22,89 %	26,0	29,3
	37		48	3 139	16 391 203	5,45 %	16,9	41,0
	49		60	1 194	5 037 407	1,68 %	7,7	53,1
	61		72	22	98 027	0,03 %	16,9	62,4
	73		84					
	85		96					
				34 232	300 692 820	100 %	23,9	35,7

SCF Rahoituspalvelut Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
Monthly Period	des. 12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days



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13.a Balloon loans



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
Monthly Period	des. 12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days

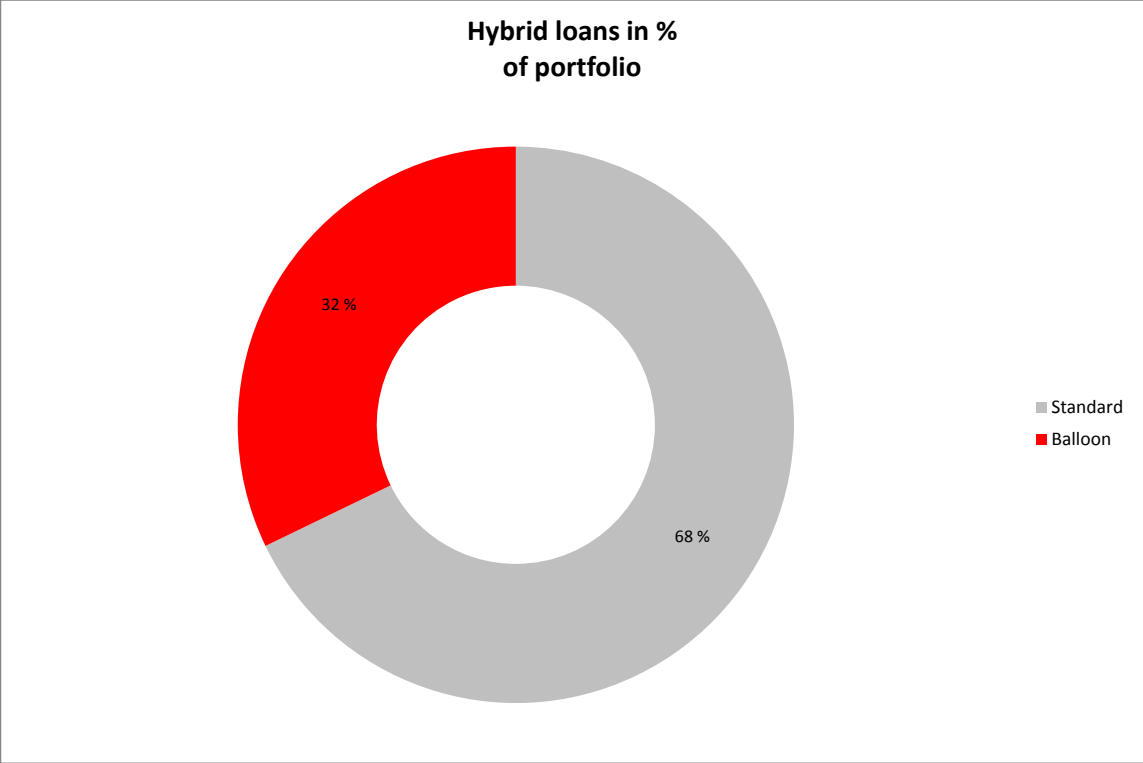
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		28 177	203 960 294	67,83 %	31,6	20,8
Balloon		6 055	96 732 526	32,17 %	34,5	22,1
Total		34 232	300 692 820	100 %	33,0	21,5

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13.b Balloon loans



Reporting Date	29.01.2013					
Payment date	25.01.2013					
Period No	8					
Monthly Period	des. 12					
Interest Period	from	28.12.2012	to	25.01.2013	=	28 days



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14.a # loans per borrower



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

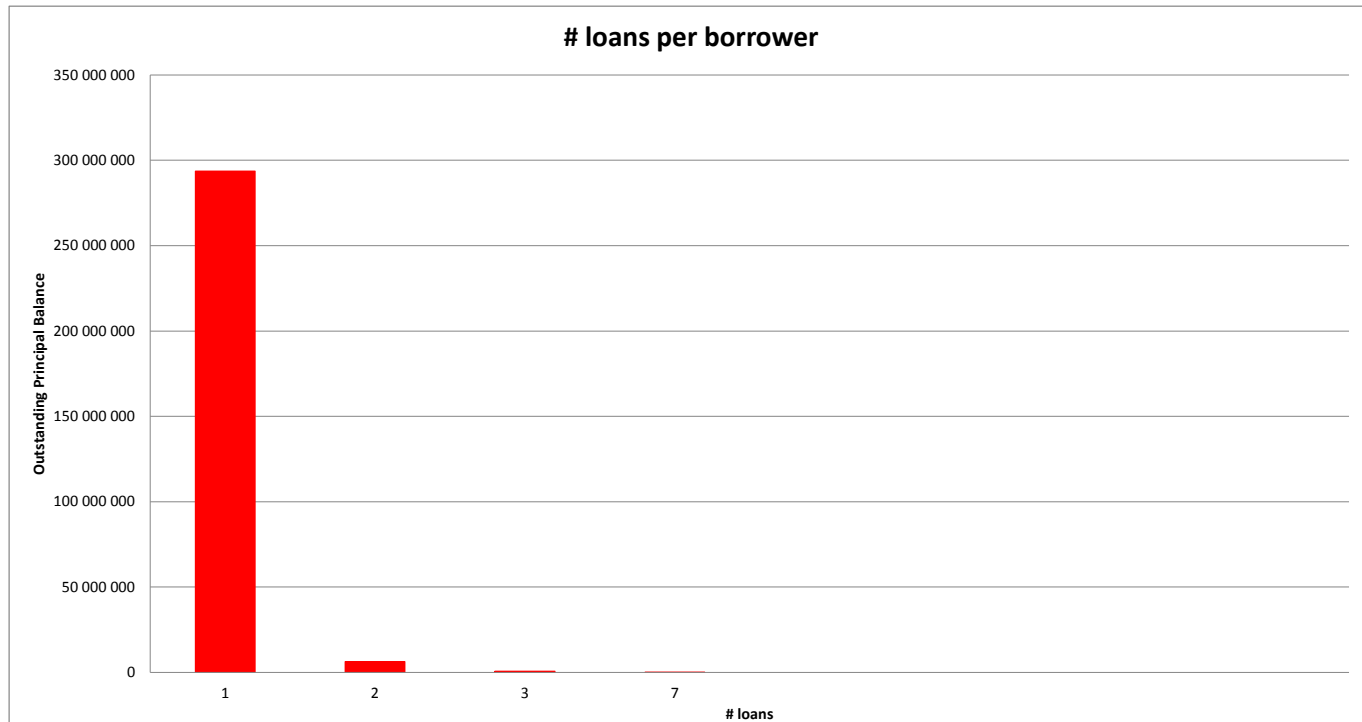
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	33 672	293 632 452	97,7 %
	2	257	6 377 088	2,1 %
	3	13	669 910	0,2 %
	7	1	13 370	0,0 %
	Total	33 943	300 692 820	100,00 %

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14.b # loans per borrower



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
Monthly Period	des. 12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days



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15.a Amortization Profile



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	300 692 820	290 597 634	10 095 186	1 218 236	4,86 %	96,64 %
2	290 597 634	280 604 613	9 993 021	1 177 728	4,86 %	93,32 %
3	280 604 613	270 750 197	9 854 415	1 137 605	4,86 %	90,04 %
4	270 750 197	260 995 319	9 754 878	1 098 206	4,87 %	86,80 %
5	260 995 319	251 355 220	9 640 100	1 059 229	4,87 %	83,59 %
6	251 355 220	241 743 936	9 611 284	1 020 583	4,87 %	80,40 %
7	241 743 936	232 554 181	9 189 755	982 055	4,87 %	77,34 %
8	232 554 181	223 371 333	9 182 848	945 428	4,88 %	74,29 %
9	223 371 333	214 386 021	8 985 312	908 682	4,88 %	71,30 %
10	214 386 021	205 553 341	8 832 680	872 832	4,89 %	68,36 %
11	205 553 341	196 906 952	8 646 389	837 718	4,89 %	65,48 %
12	196 906 952	188 264 774	8 642 178	803 594	4,90 %	62,61 %
13	188 264 774	179 631 854	8 632 920	769 676	4,91 %	59,74 %
14	179 631 854	171 317 208	8 314 645	736 116	4,92 %	56,97 %
15	171 317 208	162 896 685	8 420 524	703 742	4,93 %	54,17 %
16	162 896 685	154 664 342	8 232 342	671 028	4,94 %	51,44 %
17	154 664 342	146 437 875	8 226 467	639 131	4,96 %	48,70 %
18	146 437 875	138 489 988	7 947 887	607 143	4,98 %	46,06 %
19	138 489 988	130 937 867	7 552 121	576 413	4,99 %	43,55 %
20	130 937 867	123 437 866	7 500 001	546 568	5,01 %	41,05 %

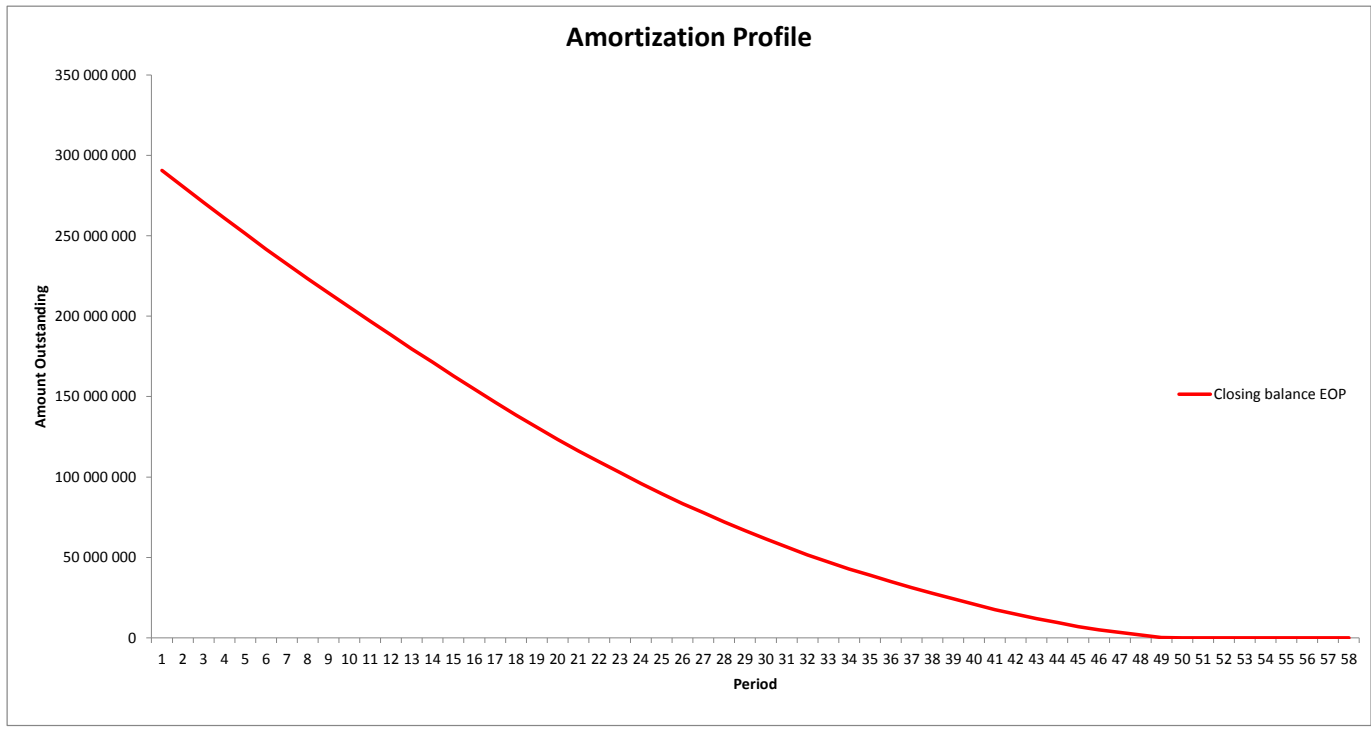
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.01.2013				
Payment date	25.01.2013				
Period No	8				
Monthly Period	des. 12				
Interest Period	from	28.12.2012	to	25.01.2013	= 28 days



**SCF Rahoituspalvelut Limited
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	29.01.2013			
Payment date	25.01.2013			
Period No	8			
Monthly Period	des. 12			
Interest Period	from	28.12.2012	to	25.01.2013 = 28 days

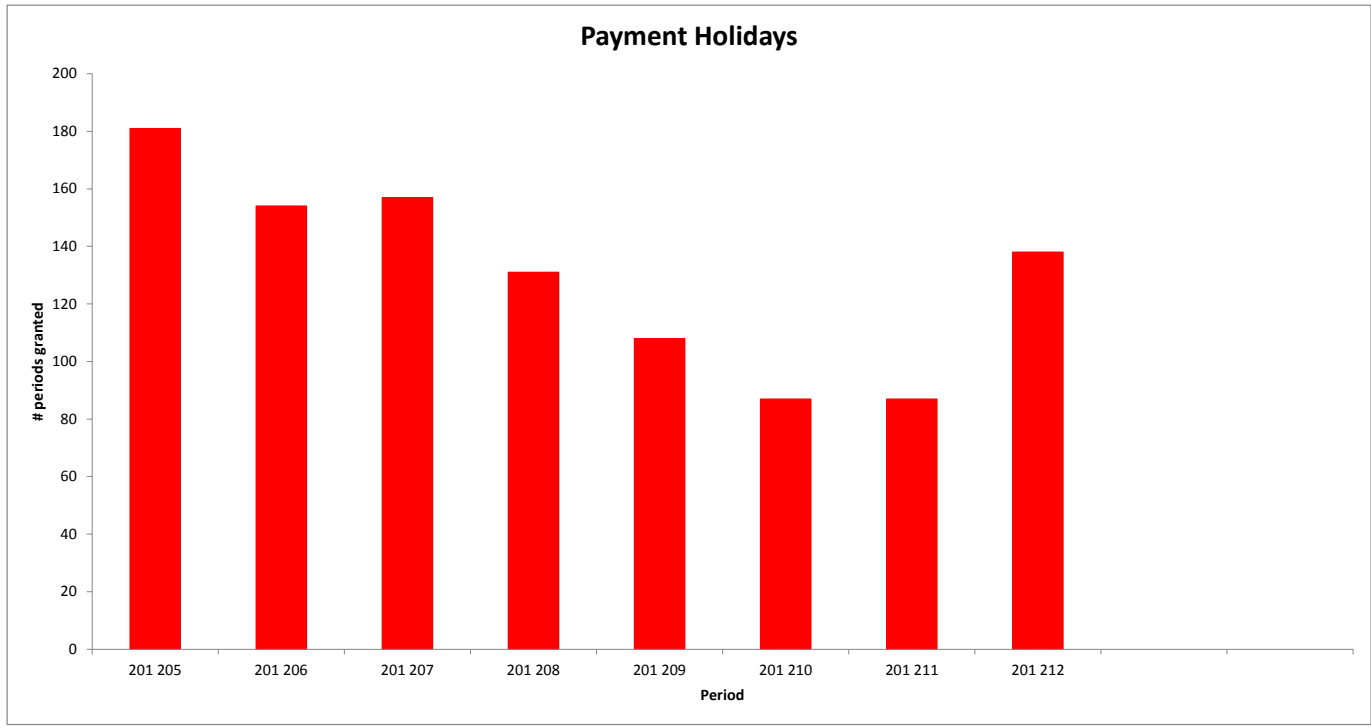
TOTAL				
	Period	No of cont	Number of periods granted	Sum of Payments
Payment Holiday	201 205	181	248	2 124 992
	201 206	154	227	1 603 234
	201 207	157	230	2 021 937
	201 208	131	175	1 525 999
	201 209	108	153	1 082 676
	201 210	87	135	977 336
	201 211	87	131	930 795
	201 212	138	171	1 286 755
Total		1 043	1 470	11 553 723

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16.b Payment Holidays



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from	28.12.2012
	to	25.01.2013
	=	28 days



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Monthly Investor Report

17.a Restructured Loans



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

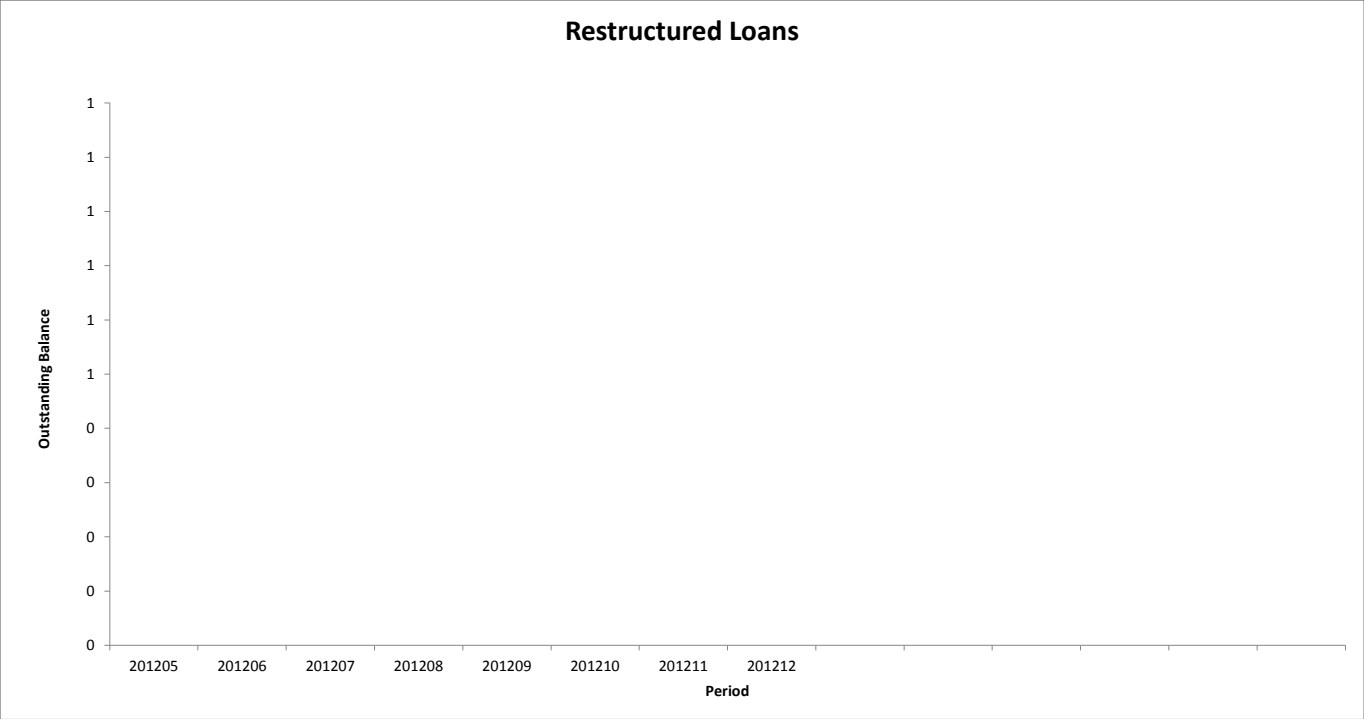
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205	0	0
	201206	0	0
	201207	0	0
	201208	0	0
	201209	0	0
	201210	0	0
	201211	0	0
	201212	0	0
Total	0	-	

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	29.01.2013					
Payment date	25.01.2013					
Period No	8					
Monthly Period	des. 12					
Interest Period	from	28.12.2012	to	25.01.2013	=	28 days



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18. Defaults, recoveries and loss

Reporting Date 29.01.2013
Payment date 25.01.2013
Period No 8
Monthly Period des. 12
Interest Period from 28.12.2012 to 25.01.2013 = 28 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 03	263 458	23				128 273	128 273	135 184
2012 04	356 966	15				93 797	93 797	263 168

SCF Rahoituspalvelut Limited
Monthly Investor Report

19. Priority of Payments



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from 28.12.2012	to 25.01.2013 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	17 270 924,94	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	168 304,45	EUR
Interest on Loan to Issuer	-	1 221 259,82	EUR
Principal on Loan to Issuer	-	15 880 069,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 331 732,06	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	210 511,04	EUR
Interest Notes Class A	-	205 259,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	15 880 069,00	EUR
Interest Notes Class B	-	74 754,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	17 487,08	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		713 183,60	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	713 183,60	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	241,89	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	712 941,71	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	29.01.2013	
Payment date	25.01.2013	
Period No	8	
Monthly Period	des. 12	
Interest Period	from	28.12.2012 to 25.01.2013 = 28 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	280 013,00 EUR	205 259,00 EUR	74 754,00 EUR
Cumulative Interest accrued	3 909 189,00 EUR	3 102 819,00 EUR	806 370,00 EUR
Interest Payments	280 013,00 EUR	205 259,00 EUR	74 754,00 EUR
Cumulative Interest Payments	3 909 189,00 EUR	3 102 819,00 EUR	806 370,00 EUR
Interest accrued on Subordinated Loans for the Period	17 728,97 EUR		
Cumulative Interest accrued on Subordinated Loans	180 006,23 EUR		
Interest Payments on Subordinated Loans	17 728,97 EUR		
Cumulative Interest Payments on Subordinated Loans	180 006,23 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

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21. Swap Counterparty Data



Reporting Date	29.01.2013
Payment date	25.01.2013
Period No	8
Monthly Period	des. 12
Interest Period	from 28.12.2012 to 25.01.2013 = 28 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	-

Based on calculations as of 28 January 2013

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	308 633 432,17 EUR
1M Euribor (Notes, Swap)	0,1100 %
Gross Amount Due to Swap Counterparty	1 222 343,16 EUR
Gross Amount Due from Swap Counterparty	1 011 832,11 EUR
Net Amount Due to Swap Counterparty	210 511,04 EUR

**SCF Rahoituspalvelut Limited
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22. Contact Details



Reporting Date	29.01.2013
Payment date	25.01.2013
Period No	8
Monthly Period	des. 12
Interest Period	from 28.12.2012 to 25.01.2013 = 28 days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Aase Johansen	+47 21 08 33 87	thomas.aase.johansen@santanderconsumer.no
Janne Mäntyniemi	+358 5 03 64 11 82	janne.mantyniemi@santanderconsumer.fi

Accounting and Taxes

Sari Alto	+358 9 85 64 51 34	sari.alto@santanderconsumer.no
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Risk

Morten Christopher Lundin Holme	+47 21 08 30 25	morten.holme@santanderconsumer.no
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